



Fuel Cell &
Hydrogen Energy
Association



Energy
Storage
Association

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Mr. Robert E. Feldman
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Mr. Robert de V. Frierson
Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

November 25, 2014

RE: "Community Reinvestment Act: Interagency Questions and Answers Regarding Community Reinvestment"
[Docket ID OCC-2014-0021/ Federal Reserve Board Docket No. OP- 1497]

Dear Sirs:

We are writing to express our support for comments submitted to your agencies on November 7, 2014, by the Solar Energy Industries Association, Inc., ("SEIA") in regard to the Community Reinvestment Act (CRA) via Dockets identified above.

The energy mix in the United States today is radically different from that of a generation ago. Traditional energy sources are declining, while clean energy sources and technologies are playing a larger role. The companies and industries within our trade associations represent tens of thousands of workers across the U.S. and we wish to increase the amount of work we do in support of the mission of the CRA and to assist those whom the CRA is intended to benefit. Encouraging banks to provide capital for renewable energy projects will encourage project development in the areas targeted by the CRA. This will help the United States achieve the stated goals of the Community Reinvestment Act by providing jobs and investment into these communities.

The comments submitted by SEIA help to clarify for lenders the eligibility of CRA credit for those financial institutions considering lending to projects across the renewable energy, energy efficiency, and energy storage and conversion fields. We believe that the SEIA comments would help each of our industries and member companies, if incorporated in any final guidance issued by your agencies.

We understand that this letter is not being filed within the official docket as that comment period has closed. Rather, we wish to reinforce the importance of your strong consideration of the arguments made within the SEIA submission.

Please feel free to contact Ruth McCormick with the Business Council for Sustainable Energy at rmccormick@bcse.org with any questions or comments.

Sincerely,

Alliance to Save Energy
American Wind Energy Association
Business Council for Sustainable Energy
The Center for Small Business and the Environment
Energy Storage Association
Fuel Cell and Hydrogen Energy Association